

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-20794
Clifton Enoch, III and Crystal Enoch Judge: ABA
Chapter: 13

Debtor(s)

Chapter 13 Plan and Motions

- ☐ Original ☒ Modified/Notice Required ☒ Discharge Sought
☐ Motions Included ☐ Modified/No Notice Required ☐ No Discharge Sought

Date: January 3, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 544.00 per month to the Chapter 13 Trustee, starting on February 1, 2017 for approximately 53 of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Isabel Balboa, Trustee	Administrative	as allowed
Ronald E. Norman, Esquire	Administrative	\$3,200.00
Ronald E. Norman, Esquire	Administrative-supplemental fees	\$707.48(pending court order)
Marilyn Brown- DSO	Priority	Notice Only
Barbara Ivery- DSO	Priority	Notice Only

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland Mortgage/Midfirst Ebury Street Capital, LLC	210 Laurel Place Clementon, NJ	\$36,458.46		\$0.00 to be paid due to approval and completed Loan Modification	\$1455.30
Ebury Street Capital, LLC	210 Laurel Place Clementon, NJ	\$314.00	18%	\$478.00	
CCMUA	210 Laurel Place Clementon, NJ	\$2,894.87 (per POC)	18%-	\$4,451.20	
GTMUA	210 Laurel Place Clementon, NJ	\$147.25 (per POC)	18%	\$224.00	

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Nissan Motor Acceptance	2005 Nissan Quest	\$3,284.00	\$20,701.00

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

Pay the following outside of the plan: Chase Auto (2003 Ram Pickup) Richardson Imports (2010 Toyota Camry), Philadelphia Co DRS

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Ronald E. Norman, Esquire
- 3) Secured Creditor
- 4) Unsecured Creditors

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: 6/1/16.

Explain below **why** the plan is being modified:

Plan is being modified to remove mortgage arrears due to completed loan modification and correct secured claim amounts for CCMUA and GTMUA being paid through plan per proof of claims filed and provide a pro rata distribution to unsecured creditors.

Explain below **how** the plan is being modified:

Removed mortgage arrears and corrected secured claim amounts for CCMUA and GTMUA per filed proof of claims. Also provided a pro rata distribution to unsecured creditors.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 1/4/17

/s/ Ronald E. Norman
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 1/4/17

/s/ Clifton Enoch, III
Debtor

Date: 1/4/17

/s/ Crystal Enoch
Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Clifton Enoch, III
 Crystal B. Enoch
 Debtors

Case No. 16-20794-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

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 Total Noticed: 47

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.

db/jdb Clifton Enoch, III, Crystal B. Enoch, 210 Laurel Pl, Clementon, NJ 08021-5810
 516214952 +AR Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 516214951 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 516214954 #Barbara Ivery, 6935 Rodney St, Philadelphia, PA 19138-1920
 516214955 Bureau of Account Mana, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943
 516214957 CCMUA, 1630 Ferry Ave, Camden, NJ 08104-1312
 516214960 COMCAST, 4120 International Pkwy, Carrollton, TX 75007-1957
 516214958 Chase Auto, PO Box 901003, Columbus, OH 43224
 516214962 Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
 516235335 ECMC, PO BOX 16408, St Paul, MN 55116-0408
 516214963 Ebury Street Capital, LLC, 41 Purdy Ave Unit 281, Rye, NY 10580-7522
 516214964 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516214965 GTMUA, 1261 Chews Landing Clementon Rd, Blackwood, NJ 08012
 516392368 +Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire,
 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816
 516214966 Hsbc Bank Nevada, PO Box 27788, Tempe, AZ 85285-7788
 516379773 JPMorgan Chase Bank, N.A., National Bankruptcy Dept, P O Box 901032,
 Ft Worth TX 76101-2032
 516214967 Kennedy Health, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 516214969 MED1 02 Rowan Som Osteopathic Scienc, 916 S 14th St, Harrisburg, PA 17104-3425
 516214968 Marilyn Brown, 5238 Cedar Ave, Philadelphia, PA 19143-1525
 516368101 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 516214970 Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, PO Box 26648,
 Oklahoma City, OK 73126-0648
 516214971 Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 516292561 Navient Solutions, Inc., P.O. Box 9640, Wilkes-Barre, PA 18773-9640
 516214974 Nissan Motor Acceptanc, PO Box 660360, Dallas, TX 75266-0360
 516214975 Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 516214976 Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-4912
 516214977 Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962
 516214979 ProCo, PO Box 2462, Aston, PA 19014-0462
 516214980 Rancocas Anesthesiology, PO Box 4640, Rutherford, NJ 07070-0464
 516214981 Richardson Imports, 4700 Route 42, Turnersville, NJ 08012-1707
 516214982 +Rickart Collection Systems, Inc., 575 Milltown Rd, North Brunswick, NJ 08902-3336
 516214983 SBI Federal Credit Union, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2207
 516214984 Select Medical Corp, 3607 Rosemont Ave Ste 502, Camp Hill, PA 17011-6943
 516214985 +South Jersey Gas, 1 S Jersey Plz, Hammonton, NJ 08037-9100
 516241121 +US Dept. of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410-0002
 516214987 World Financial Network Bank, 287 Independence Blvd, Virginia Beach, VA 23462-2962

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2017 00:17:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2017 00:17:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516214953 E-mail/Text: bankruptcy@pepcoholdings.com Jan 11 2017 00:17:03 Atlantic City Electric,
 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600

516214956 E-mail/Text: bankruptcy@cavps.com Jan 11 2017 00:17:39 Cavalry Portfolio Serv,
 PO Box 27288, Tempe, AZ 85285-7288

516249108 +E-mail/Text: bankruptcy@cavps.com Jan 11 2017 00:17:39 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

516214959 +E-mail/Text: bk.notifications@jpmchase.com Jan 11 2017 00:17:10 Chase Auto Finance,
 201 N Central Ave, Phoenix, AZ 85004-1071

516214961 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 11 2017 00:17:49 Comcast,
 1701 John F Kennedy Blvd, Philadelphia, PA 19103-2899

516214972 E-mail/PDF: pa_dc_claims@navient.com Jan 11 2017 00:13:36 Navient, PO Box 9655,
 Wilkes Barre, PA 18773-9655

516214973 E-mail/PDF: pa_dc_claims@navient.com Jan 11 2017 00:13:23 Navient, Attn: Claims Dept,
 PO Box 9500, Wilkes Barre, PA 18773-9500

516214978 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 11 2017 00:20:17

Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914

516214986 +E-mail/Text: bankruptcy@sw-credit.com Jan 11 2017 00:17:24 Southwest Credit Syste,
 4120 International Pkwy, Carrollton, TX 75007-1958

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 47

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Ronald E. Norman on behalf of Joint Debtor Crystal B. Enoch ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Ronald E. Norman on behalf of Debtor Clifton Enoch, III ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com

TOTAL: 5